

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS/WACO DIVISIONIN RE: GLORIA ARMAND
814 CEDAR RIDGE ST.

CASE No.

HARKER HEIGHTS TX

76548-0000

08-60350 FM

FINAL REPORT AND ACCOUNT

SS#1 - XXX-XX-6469

SS#2 - XXX-XX-0000

This Case was	The Plan was	The Case was
commenced on Mar 31, 2008	confirmed on	concluded on Jul 8, 2008

THIS CASE IS DISMISSED BEFORE CONFIRMATION

Your trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt and of all disbursements. Copies of these detailed records have been filed with the Court, or are attached hereto, and are incorporated by reference in this report.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for the benefit of
creditors. \$ 1200.00

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLASS	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
ACADEMY COLLECTION SERVICE	NOT FILED	.00	.00	.00	.00
ALLIED INTERSTATE	NOT FILED	.00	.00	.00	.00
AMERICREDIT FINANCIAL SVCS I	NOT FILED	.00	.00	.00	.00
AMERICREDIT FINANCIAL SVCS I	DIR.- PAY	16150.09	.00	.00	.00
AMERICREDIT FINANCIAL SVCS I	ARREARS C	421.80	.00	.00	421.80
BALCOM LAW FIRM	NOT FILED	.00	.00	.00	.00
BANK OF AMERICA	NOT FILED	.00	.00	.00	.00
BARRETT DAFFIN FRAPPIER TURN	NOT FILED	.00	.00	.00	.00
BARRETT DAFFIN FRAPPIER TURN	NOT FILED	.00	.00	.00	.00
BELL COUNTY TAX APPRAISAL	SECURED	125.33	.00	.00	125.33
CARDMEMBER SVCS	NOT FILED	.00	.00	.00	.00
CITY OF HARKER HEIGHTS	NOT FILED	.00	.00	.00	.00
COUNTRYWIDE HOME LOANS	DIR.- PAY	22094.20	.00	.00	.00
COUNTRYWIDE HOME LOANS	DIR.- PAY	52175.47	.00	.00	.00
COUNTRYWIDE HOME LOANS	ARREARAGE	2931.14	.00	.00	2931.14
COUNTRYWIDE HOME LOANS	ARREARAGE	2404.52	.00	.00	2404.52
CREDIT COLLECTION SRVC	NOT FILED	.00	.00	.00	.00
CREDIT MANAGEMENT	NOT FILED	.00	.00	.00	.00
CREDIT MANAGEMENT	NOT FILED	.00	.00	.00	.00
CREDIT MANAGEMENT	NOT FILED	.00	.00	.00	.00
CREDIT SYS INTL INC	NOT FILED	.00	.00	.00	.00
CRESCENT RECOVERY LLC	NOT FILED	.00	.00	.00	.00
CRESCENT RECOVERY LLC	UNSECURED	9772.40	.00	.00	9772.40
CRESCENT RECOVERY LLC	UNSECURED	4476.04	.00	.00	4476.04
D MICHAEL DENDY	NOT FILED	.00	.00	.00	.00
DEBT RECOVERY SOLUTIONS	NOT FILED	.00	.00	.00	.00
EMBARQ YELLOW PAGES	NOT FILED	.00	.00	.00	.00
ENCORE RECEIVABLE MGMT INC	NOT FILED	.00	.00	.00	.00
ENHANCED RECOVERY CORP	NOT FILED	.00	.00	.00	.00

SUMMARY OF CLAIMS ALLOWED AND PAID

	SECURED	PRIORITY	GENERAL	LATE	SPECIAL	TOTAL	TOTAL PAID
AMT ALL.	516571.05	92958.57	23153.41		1200.00	636883.03	PRINCIPAL
PRIN PD	.00	.00	.00		1200.00	1200.00	AND INT.
INT PAID	.00	.00	.00			.00	1200.00

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OTHER DISBURSEMENTS UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	FEE ALLOWED	FEE PAID
JOSEPH D OLSON	3000.00	.00

COURT COSTS AND OTHER EXPENSES OF ADMINISTRATION:

FILING FEE	ADDITIONAL CHARGES		TRUSTEE	OTHER
& DEPOSIT	1% OF RECEIPTS	.25 EA CLAIM OVER 20	EXP. & COMPENSATION FUND	COST
.00			.00/ .00	.00 .00

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging your Petitioner as Trustee and releasing your Petitioner and the Trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other and further relief as is just.

/s/ Ray Hendren

RAY HENDREN CH13 TRUSTEE
8310 CAPITAL OF TX HWY N
SUITE 475
AUSTIN TX

78731-0000

CC: US TRUSTEE
903 SAN JACINTO STE 230

AUSTIN TX

78701-0000